

Certificate Number: 00927-PAE-DE-033179676

Bankruptcy Case Number: 16-17769



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 30, 2019, at 11:44 o'clock AM EDT, JUDY ANN VICENTY completed a course on personal financial management given by internet by 247 Bankruptcy Class, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 30, 2019 By: /s/VALENTINA RAMIREZ for RICHARD A GARCIA

Name: RICHARD A GARCIA

Title: PRESIDENT and INSTRUCTOR